

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Alecia Marie Fick

CHAPTER 13

Debtor(s)

CWS Investments, Inc.

Movant

vs.

NO. 23-12894 PMM

Alecia Marie Fick aka Alecia Marie Batezel aka Alecia  
Marie Katzaman

Debtor(s)

Scott F. Waterman

Trustee

**RESPONSE TO MOTION FOR RELIEF FROM STAY**

Debtor, Alecia Marie Fick, by and through the undersigned counsel, responds to the Motion for Relief from Stay filed by CWS Investments, Inc. as follows:

1. Debtor admits.
2. Upon information and belief, Debtor admits CWS Investments, Inc. is the holder of the mortgage. ADMIT.
3. Debtor admits she is the owner of the referenced property.
4. Upon information and belief, Debtor believes the fair market value of the property is approximately \$274,000, pursuant to Debtor's Schedule A.
5. Debtor is without sufficient information to admit or deny this allegation
6. Upon information and belief, the Property is also subject to a first mortgage to Nationstar Mortgage LLC ("Nationstar"). ADMIT.
7. Upon information and belief, Nationstar filed a motion for relief from stay on January 26, 2024, and alleged that it was owed \$175,643.80 as of January 24, 2024. ADMIT.

8. Debtor admits she filed a Chapter 13 Plan on October 27, 2023 (the “Plan”).
9. Debtor is without sufficient information to admit or deny this allegation
10. Debtor is without sufficient information to admit or deny this allegation.
11. Debtor has encountered significant financial difficulties, rendering her unable to make the monthly post-petition mortgage payments. These challenges arose primarily from her divorce, which occurred on March 21, 2022. The dissolution of her marriage imposed unexpected financial burdens, including legal fees and the division of assets, which severely strained her ability to fulfill her financial obligations. Debtor has made partial mortgage payments and is working to catch up on any arrearages. Considering these extenuating circumstances, Debtor respectfully requests that the automatic stay remain in place to afford her the opportunity to address her financial challenges responsibly.
12. Debtor requests that the automatic stay remain in effect to allow her the opportunity to address her financial challenges and explore options for repayment.
13. Debtor is fully committed to resolving her financial obligations in a responsible manner and believes that the continuation of the automatic stay is essential to achieving this goal.

GINSBURG LAW GROUP, PC  
/s/ Amy Lynn Bennecoff Ginsburg  
Amy Lynn Bennecoff Ginsburg, Esq.  
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**CERTIFICATE OF SERVICE**

I certify under penalty of perjury that I served the above captioned pleading on the parties at the addresses specified below or on the attached list on May 17, 2024.

The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was: electronic notification.

Office of U.S. Trustee - USTPRegion03.PH.ECF@usdoj.gov (via ECF)

Scott F. Waterman, Chapter 13 Trustee – ECFMail@ReadingCh13.com (via ECF)

Amy Ginsburg - aginsburg@recoverylawgroup.com (via ECF)

Nationstar Mortgage, LLC  
MARIO J. HANYON  
Brock & Scott, PLLC  
wbecf@brockandscott.com (via ECF)

EXECUTED ON: May 17, 2024

GINSBURG LAW GROUP, PC  
/s/ Amy Lynn Bennecoff Ginsburg  
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11 U.S.C. Section 362

**PROPOSED ORDER**

Upon the Motion (the "Motion") filed by CWS Investments, Inc. (the "Movant") for Relief from the Automatic Stay (Doc. #45-1) and the Debtor's Response to the Motion, and for other good cause shown therefore, it is, by the United States Bankruptcy Court for the Eastern District of Pennsylvania, hereby:

ORDERED, that the Motion be, and it is hereby, DENIED.

**\*\*\*End of Order\*\*\***

\_\_\_\_\_  
United States Bankruptcy Judge

